Mail Stop SV-416 450 American Street Simi Valley, CA 93065 - 6298

Notice Date: March 24, 2005

Account No.: 41813044

Roy Brooks Jr 319 Dean Street Troy, AL 36081 Property Address: 319 Dean St Troy, AL 36081

IMPORTANT MESSAGE ABOUT YOUR LOAN

This is to confirm that the following credit report adjustment was submitted to the four main Credit Bureaus:

Show loan foreclosed with zero balance on 11/04, ~

WHAT THIS MEANS

The request for adjustment was submitted on March 24, 2005 to the following reporting agencies:

Equifax Credit Information Services (800) 685-1111
Experian (888) 397-3742
Innovis Data Solutions (800) 540-2505
Trans Union Credit Information (800) 916-8800

Please be advised that it takes an average of 60 days for the credit reporting agencies to complete the submitted credit adjustment. If your credit report remains unchanged after 60 days, please contact the credit reporting agencies for an explanation.

WHAT YOU NEED TO DO

If you have any questions, please feel free to contact us at (800) 669-6607.